



Order Filed on August 9, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
Stern, Lavinthal & Frankenberg, LLC  
105 Eisenhower Parkway, Suite 302  
Roseland, New Jersey 07068-0490  
Telephone Number (973) 797-1100  
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*Attorneys for Creditor, Arvest Central Mortgage  
Company*

By: Jeanette F. Frankenberg, Esq.

In Re:

Peter Kulas

Deborah Kulas

Debtor(s)

Chapter 13

Case No.: 16-16418-CMG

Hearing date:

Judge: Christine M. Gravelle

**ORDER VACATING AUTOMATIC STAY AS TO  
REAL PROPERTY TO ARVEST CENTRAL MORTGAGE COMPANY**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby **ORDERED**.

DATED: August 9, 2017

A handwritten signature in black ink that reads "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Debtor: Peter Kulas and Deborah Kulas

Case No.: 16-16418-CMG

Caption of Order: **Order Vacating Automatic Stay**

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Upon the Motion of Arvest Central Mortgage Company, on behalf of itself and its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or Movant), under Bankruptcy Code Section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown,

ORDERED as follows:

1. The automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the movant its successors and/or assigns to institute or resume and prosecute to conclusion one or more action(s) in the court(s) of appropriate jurisdiction to foreclose mortgage(s) held by the movant upon the following:

- Land and premises commonly known as 1 Blue Spruce Court, Millstone Township, New Jersey 08535

2. The movant may join the debtor and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this Order on the debtor, any trustee and other party who entered an appearance on the motion.

Movant may pursue any and all loss mitigation options with respect to the Debtor(s) or the real property described above, including but not limited to repayment agreement, loan modification, short sale or deed-in-lieu of foreclosure

In re:  
Peter Kulas  
Deborah Kulas  
Debtors

Case No. 16-16418-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb Peter Kulas, Deborah Kulas, 1 Blue Spruce Ct, Perrineville, NJ 08535-1310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Edward Hanratty on behalf of Joint Debtor Deborah Kulas thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
Edward Hanratty on behalf of Debtor Peter Kulas thanratty@tomeslawfirm.com, ftomes@tomeslawfirm.com;G17018@notify.cincompass.com;abby@tomeslawfirm.com  
Jeanette F. Frankenberg on behalf of Creditor Central Mortgage Company cmecf@sternlav.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mazlett@mortoncraig.com  
Michael D Fitzgerald, I on behalf of Interested Party Monmouth County Sheriff's Office michael.fitzgerald@co.monmouth.nj.us

TOTAL: 8